

Information to identify the case:

Debtor 1	<u>Jeffrey Paul Moore</u>	Social Security number or ITIN	xxx-xx-5562
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kellie Elizabeth Moore</u>	Social Security number or ITIN	xxx-xx-4436
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24484-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Paul Moore

Kellie Elizabeth Moore

4/11/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey Paul Moore
Kellie Elizabeth Moore
Debtors

Case No. 19-24484-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 11, 2023

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey Paul Moore, Kellie Elizabeth Moore, 333 Pilch Road, Troutman, NC 28166-8782
r	+ Dragoljub Cvetkovich, 54 Main Street Extension, Burgettstown, PA 15021-1226
15159359	+ Burgettstown /Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15159360	+ BurgettstownBorough Tax Collector, P.O. Box 404, Burgettstown, PA 15021-0404
15176697	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15159363	+ Collection Service / Weirton Medical Ctr, Attn: Bankruptcy, Po Box 2060, Fairmont, WV 26555-2060
15159364	#+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15159366	+ Phoenix Financial Serv / Greenbriar ER, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236-1450
15159367	+ Quest Diagnostic, P.O. Box 740717, Cincinnati, OH 45274-0717

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 11 2023 23:48:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15159357	+ EDI: GMACFS.COM	Apr 12 2023 03:37:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15181456	EDI: GMACFS.COM	Apr 12 2023 03:37:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15210923	+ Email/Text: csc.bankruptcy@amwater.com	Apr 11 2023 23:49:00	American Water, PO Box 578, Alton, IL 62002-0578
15159358	+ Email/Text: rm-bknotices@bridgecrest.com		

District/off: 0315-2

User: auto

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		Apr 11 2023 23:49:00	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15159362	+ EDI: CAPITALONE.COM		
		Apr 12 2023 03:37:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15159361	+ EDI: CAPITALONE.COM		
		Apr 12 2023 03:37:00	Capital One, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
15166360	EDI: CAPITALONE.COM		
		Apr 12 2023 03:37:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15187558	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Apr 11 2023 23:48:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15159365	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Apr 11 2023 23:48:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
15256516	EDI: JEFFERSONCAP.COM		
		Apr 12 2023 03:37:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15161065	EDI: AISSPRINT		
		Apr 12 2023 03:37:00	Sprint, P.O. Box 4191, Carol Stream, IL 60197
15175368	EDI: AISSPRINT		
		Apr 12 2023 03:37:00	Sprint Corp., Attn: Bankruptcy, P.O. Box 7949, Overland Park, KS 66207-0949
15189648	^ MEBN		
		Apr 11 2023 23:40:27	Sterling Jewelers Inc dba Kay Jewelers, PO Box 1799, Akron, OH 44309-1799
15159368	^ MEBN		
		Apr 11 2023 23:40:27	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
15159369	+ Email/Text: ECMCBKNotices@ecmc.org		
		Apr 11 2023 23:49:00	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15159370	^ MEBN		
		Apr 11 2023 23:40:28	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15159372	+ Email/Text: hbbankruptcynotices@wvumedicine.org		
		Apr 11 2023 23:48:00	WVU Hospital, P.O. Box 1127, Morgantown, WV 26507-1127
15159371	+ EDI: WFFC2		
		Apr 12 2023 03:37:00	Wells Fargo Jewelry Advantage / Kays, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
15184767	+ Email/Text: bankruptcy@firstenergycorp.com		
		Apr 11 2023 23:49:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
David A. Rice	on behalf of Joint Debtor Kellie Elizabeth Moore ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Debtor Jeffrey Paul Moore ricelaw1@verizon.net lowdenscott@gmail.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Debtor Jeffrey Paul Moore lowdenscott@gmail.com
Scott R. Lowden	on behalf of Joint Debtor Kellie Elizabeth Moore lowdenscott@gmail.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 9